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UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

FRANKLIN CREDIT MANAGEMENT  
CORPORATION,

Plaintiff,

v.

PINE STATE MORTGAGE  
CORPORATION,

Defendant.

08 Civ. 2430 (SHS)

STIPULATION

IT IS HEREBY STIPULATED AND AGREED, by and among the undersigned counsel for the parties, that the time for Defendant to answer, move or otherwise respond to the Complaint in this action shall be extended until and including Wednesday, April 30, 2008. It is further stipulated and agreed that Defendant waives its objections to service of process but preserves all other objections and defenses, including those based on personal jurisdiction.

Dated: New York, New York  
April 7, 2008

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SO ORDERED 4/9/08

SIDNEY H. STEIN  
U.S.D.J.